

Information to identify the case:

Debtor 1	Marc A. Cosentino	Social Security number or ITIN	xxx-xx-8021
	First Name Middle Name Last Name	EIN	--
Debtor 2	Michelle K. Cosentino	Social Security number or ITIN	xxx-xx-7486
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-22725-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marc A. Cosentino

Michelle K. Cosentino

6/27/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marc A. Cosentino
 Michelle K. Cosentino
 Debtors

Case No. 17-22725-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Jun 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2019.

db/jdb +Marc A. Cosentino, Michelle K. Cosentino, 68 Broad Street, Matawan, NJ 07747-2534
 lm +Rushmore Loan Management Services, LLC, 15480 Laguna Canyon Road, Ste. 100,
 Irvine, CA 92618-2132
 516895092 +Andres Automative, 3321 Brooklyn Avenue, Wantagh, NY 11793-3724
 517259775 +HSBC, C/O KML LAW GROUP, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 516895094 +Nationstar Mortgag, c/o RAS CITRON, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 516895095 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
 517238903 U.S. Bank National Association, et al, c/o Rushmore Loan Management Services,
 P.O. Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 28 2019 00:44:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 28 2019 00:44:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516895093 +EDI: TSYS2.COM Jun 28 2019 04:08:00 Barclaycard, P.O. Box 13337,
 Philadelphia, PA 19101-3337
 517157034 E-mail/Text: jennifer.chacon@spservicing.com Jun 28 2019 00:45:13
 HSBC Bank USA, National Association, et al, c/o Select Portfolio Servicing, Inc.,
 P.O. Box 65250, Salt Lake City, UT 84165-0250
 517030865 +EDI: AIS.COM Jun 28 2019 04:08:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517239655* +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
 518021231* U.S. Bank National Association, et al, c/o Rushmore Loan Management Services,
 P.O. Box 52708, Irvine, CA 92619-2708

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Brian C. Nicholas on behalf of Creditor HSBC Bank USA, National Association, as Trustee for
 First NLC Trust 2005-4 Mortgage-Backed Certificates, Series 2005-4 bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Brian E Caine on behalf of Creditor U.S. Bank National Association, et al
 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
 Christopher S. Martone on behalf of Debtor Marc A. Cosentino martonelaw@gmail.com
 Christopher S. Martone on behalf of Joint Debtor Michelle K. Cosentino martonelaw@gmail.com
 Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee for
 First NLC Trust 2005-4 Mortgage-Backed Certificates, Series 2005-4 dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8